Medical Loss Ratio (MLR)

The Maryland Medicaid program calculates the MLR for the Managed Care Organizations(MCOs) each year as a part of its rate setting process. This percentage represents the percentage of capitation dollars received by the MCOs for that service year that are spent on eligible mandated medical services for its enrolled recipients in both the HealthChoice and Primary Adult Care (PAC) program. The PAC program ended in CY 2013.

HealthChoice - Target MLR 85%

HealthChoice Traditional	CY 2014	Amount Recovered by Dept	CY 2013	Amount Recovered by Dept	CY 2012	Amount Recovered by Dept
Amerigroup	83.9%	\$10,078,368.43	88%		83.74%	\$11,234,067
Diamond Plan	N/A	N/A	84.14%	\$414,925	93%	
Med Star	88%		93%		89%	
JAI	88%		91%		90%	
Kaiser	114%		N/A		N/A	
Maryland Physicians Care	87%		95%		92%	
Priority Partners	86%		93%		90%	
Riverside	87%		86%		NA	
United	96%		98%		90%	

HealthChoice Childless Adult	CY 2014	Amount Recovered by Dept
Amerigroup	81.30%	\$11,320,283.81
Med Star	79.9%	*\$600,000
JAI	88%	
Kaiser	119%	
Maryland Physicians Care	88%	
Priority Partners	87%	
Riverside	76.40%	*\$750,000
United	89%	

^{*} Settled Amount

PAC - Target MLR 80%

PAC	CY 2014	Amount Recovered by Dept	CY 2013	Amount Recovered by Dept	CY 2012	Amount Recovered by Dept
Amerigroup	N/A	N/A	80%		75.88%	\$897,066
JAI	N/A	N/A	89%		99%	
Maryland Physicians Care	N/A	N/A	N/A		108%	
Priority Partners	N/A	N/A	90%		89%	
United	N/A	N/A	90%		90%	